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B1 (Official Form 1) (04/13)

WESTERN DIS	Bankruptcy Cour STRICT OF TEXA N DIVISION			Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Jorgensen, Steven Cory		Name of Joint Deb Jorgensen, M	tor (Spouse) (Last, First, Mic lichele Lee	dle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			sed by the Joint Debtor in the naiden, and trade names):	last 8 years	_
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Com than one, state all): xxx-xx-0826	nplete EIN (if more	Last four digits of S than one, state all):		yer I.D. (ITIN)/Complete EIN (if more	
Street Address of Debtor (No. and Street, City, and State): 3100 Taku Road Cedar Park, TX		Street Address of 3100 Taku Ro Cedar Park, T		City, and State):	_
	ZIP CODE 78613			ZIP CODE 78613	_
County of Residence or of the Principal Place of Business: Williamson		County of Residen	ce or of the Principal Place o	f Business:	
Mailing Address of Debtor (if different from street address):			Joint Debtor (if different from	street address):	-
,			,	,	
	ZIP CODE	-		ZIP CODE	_
Location of Principal Assets of Business Debtor (if different from s	treet address above):	1			-
				ZIP CODE	_
Type of Debtor	Nature of Bu			nkruptcy Code Under Which	_
(Form of Organization) (Check one box.)	(Check one l	,	the Petition Chapter 7	on is Filed (Check one box.)	
Individual (includes Joint Debtors)	Single Asset Rea	al Estate as defined	Chapter 9	Chapter 15 Petition for Recognition of a Foreign Main Proceeding	
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)	Railroad	71(315)	Chapter 11	Chapter 15 Petition for Recognition	
Partnership	Stockbroker		Chapter 12 L	of a Foreign Nonmain Proceeding	
Other (If debtor is not one of the above entities, check	Commodity Brok Clearing Bank	er		atum of Dahta	_
this box and state type of entity below.)	Other		1	ature of Debts Check one box.)	
Chapter 15 Debtors Country of debtor's center of main interests:		npt Entity if applicable.)	Debts are primarily condebts, defined in 11 U		
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is a tax-ex under title 26 of t	xempt organization he United States al Revenue Code).	§ 101(8) as "incurred lindividual primarily for personal, family, or ho hold purpose."	by an a	
Filing Fee (Check one box.)	'	Check one box	-		
▼ Full Filing Fee attached.		I —		ed by 11 U.S.C. § 101(51D). lefined in 11 U.S.C. § 101(51D).	
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.		925 (amount subject to adjustment			
Filing Fee waiver requested (applicable to chapter 7 individua attach signed application for the court's consideration. See		Check all appli	ng filed with this petition.	epetition from one or more classes	
Statistical/Administrative Information		of creditors, in	n accordance with 11 U.S.C.	§ 1126(b). THIS SPACE IS FOR	_
Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded	and administrative expe	nses paid,		COURT USE ONLY	
there will be no funds available for distribution to unsecured e Estimated Number of Creditors	creditors.				
1-49 50-99 100-199 200-999 1,000-5,000	5,001- 10,000 25,00		50,001- Over 100,000 100,0	000	
Estimated Assets Story 100		00,001 \$100,000, 00 million to \$500 m			
Estimated Liabilities	\$10,000,001 \$50,0 to \$50 million to \$10	00,001 \$100,000, 00 million to \$500 m			

13-12009-tmd Doc#1 Filed 10/31/13 Entered 10/31/13 09:53:13 Main Document Pg 2 of 58

B1 (Official Form 1) (04/13) Page 2 **Steven Cory Jorgensen** Name of Debtor(s): **Voluntary Petition** Michele Lee Jorgensen (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: None Location Where Filed: Date Filed: Case Number: (If more than one, attach additional sheet.) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Case Number Date Filed: Name of Debtor None District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Glen L. Work 10/30/2013 Glen L. Work Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. \square **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately \square preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

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B1 (Official Form 1) (04/13)	Page 3
Voluntary Petition	Name of Debtor(s): Steven Cory Jorgensen
(This page must be completed and filed in every case)	Michele Lee Jorgensen
Sig	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Steven Cory Jorgensen	
Steven Cory Jorgensen	X
/s/ Michele Lee Jorgensen	(Signature of Foreign Representative)
Michele Lee Jorgensen	
Telephone Number (If not represented by attorney) 10/30/2013	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States	Address
Code, specified in this petition.	X
Signature of Authorized Individual Printed Name of Authorized Individual	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Steven Cory Jorgensen	Case No.	
	Michele Lee Jorgensen		(if known)
	Debtor(s)		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency
approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services
provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Steven Cory Jorgensen	Case No.	
	Michele Lee Jorgensen	(if known	า)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

	Continuation Sheet No. 1
_	not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as t be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
_	United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 109(h) does not apply in this district.
I certify und	der penalty of perjury that the information provided above is true and correct.
Signature of	Debtor: /s/ Steven Cory Jorgensen Steven Cory Jorgensen
Date:1	10/30/2013

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT **WESTERN DISTRICT OF TEXAS**

AUSTIN DIVISION

In re:	Steven Cory Jorgensen	Case No.	
	Michele Lee Jorgensen		(if known)
	Debtor(s)		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Steven Cory Jorgensen	Case No.	
	Michele Lee Jorgensen		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

CREDIT COUNSELING REQUIREMENT Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Michele Lee Jorgensen Michele Lee Jorgensen
Date: 10/30/2013

B6A (Official Form 6A) (12/07)

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
3100 Taku Road 3100 Taku Road Cedar Park, TX 78613 3 bedroom 2.5 bath 2 story house	Fee Simple		\$263,895.00	\$253,446.00
	Tot		\$262 905 00	

Total: \$263,895.00 (Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Steven Cory Jorgensen Michele Lee Jorgensen**

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Change jar & cash in wallets	J	\$50.00
Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan,		Checking Account ending in 4860 Chase Bank	J	\$871.88
thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Savings Account ending in 3501 Chase Bank	J	\$40.27
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Dining Table & chairs (6): \$250 Hutch: \$60 Blanket/Throw Rack: \$25 Pewter Flatware Set: \$250 Dining Area Rug: \$40 Misc Decor & Shelving: \$40 Loveseat: \$150 Couch: \$225 Coffee Table: \$100 End Tables, pair: \$100 Console Table: \$90	J	\$1,330.00
		Desktop Computer set: \$200 3-Piece Custom Shelves: \$30 TV, flat-screen:\$350 iLive TV Soundbar: \$40 DVD Player: \$40 Pasta Dish Set: \$40 4-Piece Table Tray Set: \$25 Wireless Router: \$30 Misc Living Room Decor: \$45 Floor Lamp: \$50 iPod: \$80	J	\$930.00

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Misc Bathroom Toiletries: \$125 Bookcase, 3-shelf: \$20 Shark Vacuum Cleaner: \$60 Park Bench / Sun Dial: \$40 Boardgames: \$30 Shark hand vacuum: \$20 Day Bed w/ Trundle: \$75 Futon w/ Mattress: \$80 Laptop: \$200 Student Desk & Chair: \$30 Projector, 6 ft screen & Speaker: \$225	J	\$905.00
		TV Armoire: \$130 TV (old): \$5 DVD/VCR Combo: \$10 Bookshelves (6): \$90 Gaming Chair: \$25 Playstation 2 & games: \$80 Jewelry Armoire: \$30 Storage Ottoman: \$45 Small Rolltop Desk: \$20 Dresser: \$45 Art Supplies/Drawing Pads: \$85	J	\$565.00
		Floor & Table Lamps: \$30 Bed w/Linens & Pillows: \$80 Household Linens: \$200 Stuffed Animals: \$40 Small Table: \$50 TV (old): \$5 Misc decor, Spare Bedroom: \$20 Bookshelf w/ ceramic dolls: \$85 Bed, King: \$200 Dresser & Mirror: \$250 Nightstands (2): \$150	J	\$1,110.00
		Craftsman Tool chest w/ tools: \$125 Diningware/Flatware/Cookware: \$250	J	\$935.00

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Kitchen Accessories/Cookbooks: \$35 Small Kitchen Appliances: \$180 Christmas Tree & Decorations: \$200 File Cabinet: \$50 Small Fireproof Safe: \$40 Bookshelf: \$15 Household fans (4): \$40		
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other		Photo Albums Dining Room Hutch	J	\$90.00
collections or collectibles.		DVD movies collection Living Room	J	\$100.00
		Custom Canvas Wall Print Living Room	J	\$50.00
		Collectible Mini Liquor Bottles & Shelving Living Room/Hallway	J	\$575.00
		Misc pictures on walls/decor/radio Home Office	J	\$40.00
		Framed New York Prints Entry Way	J	\$225.00
		Family Framed Pictures & Shelving Stairwell	J	\$85.00
		Books Daughter's Bedroom	J	\$265.00
		Framed Art Work/Pictures/Wall Decor Daughter's Bedroom	J	\$185.00
		Princess Diana Doll Spare Bedroom Closet	J	\$75.00

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Pictures / Decor / trinkets Master Bedroom	J	\$100.00
		Plastic tote of Ty beanie bears (collection) Storage room	J	\$80.00
6. Wearing apparel.		Wedding Dress Entry Closet	J	\$250.00
		Family Jackets/Sweatshirts Entry Closet	J	\$100.00
		Daughter's Clothing/shoes/boots Daughter's Bedroom	J	\$525.00
		Womens Shoes & clothing Master Bedroom Closet	J	\$800.00
		Mens Shoes & Clothing Master Bedroom Closet	J	\$550.00
7. Furs and jewelry.		Costume Jewelry/Accessories/Make Up/Jewelry Daughter's Bedroom	J	\$185.00
		Jewelry Armoire & Jewelry Master Bedroom	J	\$225.00
		Female Platinum/ diamond Wedding Ring on person	J	\$1,500.00
		Male Platinum wedding ring on person	J	\$250.00

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		Piano Entry Way	J	\$50.00
		Punching Bag Daughter's Bedroom	J	\$50.00
		Browning Buckmark Camper 22 pistol Master Bedroom	J	\$250.00
		Benelli Supernova 12ga Shotgun Master Bedroom	J	\$450.00
		22Ir & 12ga. ammunition Master Bedroom	J	\$50.00
		Girls Bicycle Garage	J	\$35.00
		Men's Mongoose Mtn Bike Garage	J	\$40.00
		Tent/camping gear/cooler/propane small grill Garage	J	\$145.00
		Childs Compound Bow/recurve bow & arrows Storage room	J	\$40.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Universal Life Insurance Policy State Farm Insured: Steven Cash Surrender Value: \$388.45	С	\$388.45
		Universal Life Insurance Policy State Farm Insured: Michele Cash Surrender Value: \$89.00	С	\$89.00

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Universal Life Insurance Policy State Farm Insured: Minor Child Cash Surrender Value: \$428.07	С	\$428.07
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Roth IRA Chase Bank	Н	\$9,438.00
plans. Give particulars.		IRA Chase Bank	W	\$5,500.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		On Site Signs, LLC Sole Member	J	\$10,000.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.		On Site Signs Accounts receivable as of 10-16-2013 n/a	J	\$6,478.00

In re Steven Cory Jorgensen Michele Lee Jorgensen

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Chevy Avalanche home	J	\$18,000.00
		2010 Hyundai Santa Fe home	J	\$17,500.00
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	х			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any conti	nuot	8 continuation sheets attached too sheets attached too sheets attached. Report total also on Summary of Schedules.)	al >	\$81,923.67

B6C (Official Form 6C) (4/13)

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
3100 Taku Road 3100 Taku Road Cedar Park, TX 78613 3 bedroom 2.5 bath 2 story house	11 U.S.C. § 522(d)(1)	\$10,449.00	\$263,895.00
Change jar & cash in wallets	11 U.S.C. § 522(d)(5)	\$50.00	\$50.00
Checking Account ending in 4860 Chase Bank	11 U.S.C. § 522(d)(5)	\$871.88	\$871.88
Savings Account ending in 3501 Chase Bank	11 U.S.C. § 522(d)(5)	\$40.27	\$40.27
Dining Table & chairs (6): \$250 Hutch: \$60 Blanket/Throw Rack: \$25 Pewter Flatware Set: \$250 Dining Area Rug: \$40 Misc Decor & Shelving: \$40 Loveseat: \$150 Couch: \$225 Coffee Table: \$100 End Tables, pair: \$100 Console Table: \$90	11 U.S.C. § 522(d)(3)	\$1,330.00	\$1,330.00
Desktop Computer set: \$200 3-Piece Custom Shelves: \$30 TV, flat-screen:\$350 iLive TV Soundbar: \$40 DVD Player: \$40 Pasta Dish Set: \$40	11 U.S.C. § 522(d)(3)	\$930.00	\$930.00

commenced on or after the date of adjustment.

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

	Continuation Sheet No. 1	1	
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
4-Piece Table Tray Set: \$25 Wireless Router: \$30 Misc Living Room Decor: \$45 Floor Lamp: \$50 iPod: \$80			
Misc Bathroom Toiletries: \$125 Bookcase, 3-shelf: \$20 Shark Vacuum Cleaner: \$60 Park Bench / Sun Dial: \$40 Boardgames: \$30 Shark hand vacuum: \$20 Day Bed w/ Trundle: \$75 Futon w/ Mattress: \$80 Laptop: \$200 Student Desk & Chair: \$30 Projector, 6 ft screen & Speaker: \$225	11 U.S.C. § 522(d)(3)	\$905.00	\$905.00
TV Armoire: \$130 TV (old): \$5 DVD/VCR Combo: \$10 Bookshelves (6): \$90 Gaming Chair: \$25 Playstation 2 & games: \$80 Jewelry Armoire: \$30 Storage Ottoman: \$45 Small Rolltop Desk: \$20 Dresser: \$45 Art Supplies/Drawing Pads: \$85	11 U.S.C. § 522(d)(3)	\$565.00	\$565.00
Floor & Table Lamps: \$30 Bed w/Linens & Pillows: \$80 Household Linens: \$200 Stuffed Animals: \$40 Small Table: \$50 TV (old): \$5 Misc decor, Spare Bedroom: \$20 Bookshelf w/ ceramic dolls: \$85	11 U.S.C. § 522(d)(3)	\$1,110.00	\$1,110.00
		\$16,251.15	\$269,697.15

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation of our real			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Bed, King: \$200 Dresser & Mirror: \$250 Nightstands (2): \$150			
Craftsman Tool chest w/ tools: \$125 Diningware/Flatware/Cookware: \$250 Kitchen Accessories/Cookbooks: \$35 Small Kitchen Appliances: \$180 Christmas Tree & Decorations: \$200 File Cabinet: \$50 Small Fireproof Safe: \$40 Bookshelf: \$15 Household fans (4): \$40	11 U.S.C. § 522(d)(3)	\$935.00	\$935.00
Photo Albums Dining Room Hutch	11 U.S.C. § 522(d)(3)	\$90.00	\$90.00
DVD movies collection Living Room	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Custom Canvas Wall Print Living Room	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Collectible Mini Liquor Bottles & Shelving Living Room/Hallway	11 U.S.C. § 522(d)(3)	\$575.00	\$575.00
Misc pictures on walls/decor/radio Home Office	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
Framed New York Prints Entry Way	11 U.S.C. § 522(d)(3)	\$225.00	\$225.00
Family Framed Pictures & Shelving Stairwell	11 U.S.C. § 522(d)(3)	\$85.00	\$85.00
Books Daughter's Bedroom	11 U.S.C. § 522(d)(3)	\$265.00	\$265.00
	'	\$18,616.15	\$272,062.15

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Framed Art Work/Pictures/Wall Decor Daughter's Bedroom	11 U.S.C. § 522(d)(3)	\$185.00	\$185.00
Princess Diana Doll Spare Bedroom Closet	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Pictures / Decor / trinkets Master Bedroom	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Plastic tote of Ty beanie bears (collection) Storage room	11 U.S.C. § 522(d)(3)	\$80.00	\$80.00
Wedding Dress Entry Closet	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Family Jackets/Sweatshirts Entry Closet	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Daughter's Clothing/shoes/boots Daughter's Bedroom	11 U.S.C. § 522(d)(3)	\$525.00	\$525.00
Womens Shoes & clothing Master Bedroom Closet	11 U.S.C. § 522(d)(3)	\$800.00	\$800.00
Mens Shoes & Clothing Master Bedroom Closet	11 U.S.C. § 522(d)(3)	\$550.00	\$550.00
Costume Jewelry/Accessories/Make Up/Jewelry	11 U.S.C. § 522(d)(4)	\$185.00	\$185.00
Daughter's Bedroom	11 U.S.C. § 522(d)(5)	\$0.00	
Jewelry Armoire & Jewelry	11 U.S.C. § 522(d)(4)	\$225.00	\$225.00
Master Bedroom	11 U.S.C. § 522(d)(5)	\$0.00	
Female Platinum/ diamond Wedding Ring	11 U.S.C. § 522(d)(4)	\$1,500.00	\$1,500.00
on person	11 U.S.C. § 522(d)(5)	\$0.00	
		\$23,191.15	\$276,637.15

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Male Platinum wedding ring on person	11 U.S.C. § 522(d)(4)	\$250.00	\$250.00
	11 U.S.C. § 522(d)(5)	\$0.00	
Piano Entry Way	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Punching Bag Daughter's Bedroom	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Browning Buckmark Camper 22 pistol Master Bedroom	11 U.S.C. § 522(d)(5)	\$250.00	\$250.00
Benelli Supernova 12ga Shotgun Master Bedroom	11 U.S.C. § 522(d)(5)	\$450.00	\$450.00
22lr & 12ga. ammunition Master Bedroom	11 U.S.C. § 522(d)(5)	\$50.00	\$50.00
Girls Bicycle Garage	11 U.S.C. § 522(d)(3)	\$35.00	\$35.00
Men's Mongoose Mtn Bike Garage	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
Tent/camping gear/cooler/propane small grill Garage	11 U.S.C. § 522(d)(3)	\$145.00	\$145.00
Childs Compound Bow/recurve bow & arrows Storage room	11 U.S.C. § 522(d)(5)	\$40.00	\$40.00
Universal Life Insurance Policy State Farm	11 U.S.C. § 522(d)(7)	\$388.45	\$388.45
Insured: Steven Cash Surrender Value: \$388.45	11 U.S.C. § 522(d)(5)	\$0.00	
Universal Life Insurance Policy State Farm	11 U.S.C. § 522(d)(7)	\$89.00	\$89.00
		\$25,028.60	\$278,474.60

In re	Steven Cory Jorgensen
	Michele Lee Jorgensen

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Insured: Michele Cash Surrender Value: \$89.00			
Universal Life Insurance Policy	11 U.S.C. § 522(d)(7)	\$428.07	\$428.07
State Farm Insured: Minor Child Cash Surrender Value: \$428.07	11 U.S.C. § 522(d)(5)	\$0.00	
Roth IRA	11 U.S.C. § 522(d)(12)	\$9,438.00	\$9,438.00
Chase Bank	11 U.S.C. § 522(d)(5)	\$0.00	
IRA Chase Bank	11 U.S.C. § 522(d)(12)	\$5,500.00	\$5,500.00
On Site Signs, LLC Sole Member	11 U.S.C. § 522(d)(5)	\$10,000.00	\$10,000.00
On Site Signs Accounts receivable as of 10-16-2013 n/a	11 U.S.C. § 522(d)(5)	\$6,478.00	\$6,478.00
2007 Chevy Avalanche home	11 U.S.C. § 522(d)(2)	\$1,448.00	\$18,000.00
2010 Hyundai Santa Fe home	11 U.S.C. § 522(d)(2)	\$1,037.00	\$17,500.00
		\$59,357.67	\$345,818.67

B6D (Official Form 6D) (12/07)

In re Steven Cory Jorgensen Michele Lee Jorgensen

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT#: xxxxxxxxxxxxxx1001 American Credit Accept 961 E Main St Spartanburg, SC 29302		С	DATE INCURRED: 06/21/2013 NATURE OF LIEN: Automobile COLLATERAL: Hyundai REMARKS:				\$16,463.00	
			VALUE: \$17,500.00					
ACCT#: xxxxxxxx9332 Chase Po Box 24696 Columbus, OH 43224		С	DATE INCURRED: 10/2007 NATURE OF LIEN: Home Equity Loan COLLATERAL: Homestead REMARKS:				\$160,312.00	
			VALUE: \$263,895.00					
ACCT#: xxxxxx0950 Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898		С	DATE INCURRED: 10/2012 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Homestead REMARKS:				\$93,134.00	
			VALUE: \$263,895.00					
ACCT #: xxxxxxx4100 Credit Union Of Texas Attn:Bankruptcy PO Box 517028 Dallas, TX 75251		С	DATE INCURRED: 10/2011 NATURE OF LIEN: Automobile COLLATERAL: Chevy Avalanche REMARKS:				\$16,552.00	
			VALUE: \$18,000.00					
	+	-	Subtotal (Total of this F	ag	e) :	-	\$286,461.00	\$0.00
			Total (Use only on last p	oag	e) :	>	\$286,461.00	\$0.00
			` '	_	•			,

No ____continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) B6E (Official Form 6E) (04/13)

In re Steven Cory Jorgensen Michele Lee Jorgensen

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	No continuation sheets attached

B6F (Official Form 6F) (12/07)
In re
Steven Cory Jorgensen
Michele Lee Jorgensen

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxx4946 Bank Of America Attention: Recovery Department 4161 Peidmont Pkwy. Greensboro, NC 27410		С	DATE INCURRED: 12/2004 CONSIDERATION: Credit Card REMARKS:				\$16,965.00
ACCT#: xxxxxxxxxxxx6834 Chase Po Box 15298 Wilmington, DE 19850		С	DATE INCURRED: 07/2008 CONSIDERATION: Credit Card REMARKS:				\$7,802.00
ACCT #: xxxxxxxxxxxx0289 Chase Po Box 15298 Wilmington, DE 19850		С	DATE INCURRED: 06/2004 CONSIDERATION: Credit Card REMARKS:				\$5,053.00
ACCT#: xxxxxxxxxxxx5290 Chase Po Box 15298 Wilmington, DE 19850		С	DATE INCURRED: 12/2002 CONSIDERATION: Credit Card REMARKS:				\$4,654.00
ACCT#: xxxxxxxx9001 Chase Po Box 15298 Wilmington, DE 19850		С	DATE INCURRED: CONSIDERATION: Business Line of Credit REMARKS:				\$99,106.76
ACCT#: xxxx-xxxx-2811 Chase Po Box 15298 Wilmington, DE 19850		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$4,013.96
continuation sheets attached		(Rep	Su (Use only on last page of the completed Sch ort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	edu e, or	otal le l	l > F.) ne	\$137,594.72

B6F (Official Form 6F) (12/07) - Cont. In re Steven Cory Jorgensen Michele Lee Jorgensen

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx4634 Chase Mht Bk Attn:Bankruptcy Dept PO Box 15298 Wilmington, DE 19850		С	DATE INCURRED: 08/1998 CONSIDERATION: Credit Card REMARKS:				\$1,545.00
ACCT #: xxxxxxxxxxxx2508 Discover Fin Svcs Llc Pob 15316 Wilmington, DE 19850		С	DATE INCURRED: 08/2001 CONSIDERATION: Credit Card REMARKS:				\$6,073.00
ACCT#: xxxxxxxxxxxx2587 Discover Fin Svcs Llc Pob 15316 Wilmington, DE 19850		С	DATE INCURRED: 02/2000 CONSIDERATION: Credit Card REMARKS:				\$5,862.00
ACCT #: xxxxxxxxxxxx9109 GECRB/JC Penny Attention: Bankruptcy PO Box 103104 Roswell, GA 30076		С	DATE INCURRED: 10/2006 CONSIDERATION: Charge Account REMARKS:				\$219.00
ACCT #: xxxxxxxxxxxxx8422 GECRB/Stein Mart Attention: Bankruptcy PO Box 103104 Roswell, GA 30076		С	DATE INCURRED: 05/2008 CONSIDERATION: Credit Card REMARKS:				\$3,460.00
ACCT #: xxxxxxxxxxxx8358 Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		С	DATE INCURRED: 09/2002 CONSIDERATION: Charge Account REMARKS:				\$430.00
Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					.)		

B6F (Official Form 6F) (12/07) - Cont. In re Steven Cory Jorgensen Michele Lee Jorgensen

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx0411 Sams Club / GEMB Attention: Bankruptcy Department PO box 103104 Roswell, GA 30076		С	DATE INCURRED: 07/2003 CONSIDERATION: Charge Account REMARKS:				\$3,450.00
Sheet no. 2 of 2 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Sul (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	To edu	otal ile l	l > F.) ie	\$3,450.00 \$158,633.72

13-12009-tmd Doc#1 Filed 10/31/13 Entered 10/31/13 09:53:13 Main Document Pg 29 of 58

B6G (Official Form 6G) (12/07)

In re Steven Cory Jorgensen Michele Lee Jorgensen

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR' INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAPROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

13-12009-tmd Doc#1 Filed 10/31/13 Entered 10/31/13 09:53:13 Main Document Pg 30 of 58

B6H (Official Form 6H) (12/07)
In re Steven Cory Jorgensen
Michele Lee Jorgensen

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re Steven Cory Jorgensen Michele Lee Jorgensen

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse				
Married Relationship(s): Daughter Age(s): 15 Relationship(s):			Age(s):		
Employment:	Debtor	Spouse			
Occupation	Sign Maker	Apartment Manage			
Name of Employer	On Site Signs LLC	EPMI / A Bayside	Company		
How Long Employed	13 years 5 months	2 years 1 month			
Address of Employer	3100 Taku Road	2033 North Main S			
	Cedar Park, TX 78613	Walnut Creek, CA	94596		
	verage or projected monthly income at time case filed)		DEBTOR	SPOUSE	
	s, salary, and commissions (Prorate if not paid monthly)		\$3,166.66	\$3,605.33	
Estimate monthly over	ertime		\$0.00	\$0.00	
3. SUBTOTAL			\$3,166.66	\$3,605.33	
4. LESS PAYROLL DE				*	
	udes social security tax if b. is zero)		\$248.00	\$368.38	
b. Social Security Ta: c. Medicare	X		\$196.34	\$212.55 \$49.70	
d. Insurance			\$45.90 \$0.00	\$49.70 \$176.80	
e. Union dues			\$0.00	\$0.00	
f. Retirement			\$0.00	\$0.00	
g. Other (Specify)	/ Short Term Disability		\$0.00	\$10.92	
	/ 401(k)		\$0.00	\$216.32	
i. Other (Specify)			\$0.00	\$0.00	
j. Other (Specify)			\$0.00	\$0.00	
k. Other (Specify) _			\$0.00	\$0.00	
SUBTOTAL OF PAY	ROLL DEDUCTIONS		\$490.24	\$1,034.67	
6. TOTAL NET MONTH	LY TAKE HOME PAY		\$2,676.42	\$2,570.66	
_	operation of business or profession or farm (Attach deta	iled stmt)	\$323.60	\$0.00	
Income from real pro			\$0.00	\$0.00	
 Interest and dividend 			\$0.00	\$0.00	
	e or support payments payable to the debtor for the debt	or's use or	\$0.00	\$0.00	
that of dependents list	rernment assistance (Specify):				
11. Social security of gov	reminent assistance (opecity).		\$0.00	\$0.00	
12. Pension or retiremen	t income		\$0.00	\$0.00	
13. Other monthly incom				*****	
a	/0		\$0.00	\$0.00	
b	/ 0		\$0.00	\$0.00	
C			\$0.00	\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$323.60	\$0.00	
	Y INCOME (Add amounts shown on lines 6 and 14)		\$3,000.02	\$2,570.66	
16. COMBINED AVERA	GE MONTHLY INCOME: (Combine column totals from lir	ne 15)	\$5,5	570.68	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

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B6J (Official Form 6J) (12/07)

IN RE:	Steven Cory Jorgensen		
	Michele Lee Jorgensen		

Case No.	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$1,663.00
a. Are real estate taxes included? ☑ Yes ☐ No	
b. Is property insurance included? ☑ Yes ☐ No	
2. Utilities: a. Electricity and heating fuel	\$220.00
b. Water and sewer	\$25.00
c. Telephone	\$3.00
d. Other: Alarm / trash	\$51.00
3. Home maintenance (repairs and upkeep)	\$75.00
4. Food	\$600.00
5. Clothing	\$50.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	\$350.00
8. Transportation (not including car payments)9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$250.00 \$50.00
Necreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	**
a. Homeowner's or renter's	
b. Life	\$115.00
c. Health	\$310.00
d. Auto	\$90.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: Chevy Avalanche	\$468.00
b. Other: Hyundai	\$359.00
c. Other: Chase; Home Equity Loan	\$407.00
d. Other:	Ψ107.00
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$410.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$5,546.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	filing of this
document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$5,570.68
b. Average monthly expenses from Line 18 above	\$5,570.00 \$5,546.00
c. Monthly net income (a. minus b.)	\$24.68

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Steven Cory Jorgensen Michele Lee Jorgensen

CASE NO

CHAPTER 7

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense		Amount
Time Warner internet - cable Water Softener T-Mobile Cell Phone Pet Food / Care Personal Hygiene / Hair		\$90.00 \$50.00 \$185.00 \$35.00 \$50.00
To	otal >	\$410.00

B6 Summary (Official Form 6 - Summary) (12/07) UNITED STATES BANKRUPTCY COURT OF TEXAS **WESTERN DISTRICT OF TEXAS AUSTIN DIVISION**

In re Steven Cory Jorgensen Michele Lee Jorgensen

Case No.

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$263,895.00		
B - Personal Property	Yes	9	\$81,923.67		
C - Property Claimed as Exempt	Yes	6		ı	
D - Creditors Holding Secured Claims	Yes	1		\$286,461.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$158,633.72	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$5,570.68
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$5,546.00
	TOTAL	26	\$345,818.67	\$445,094.72	

Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re Steven Cory Jorgensen Michele Lee Jorgensen

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$5,570.68
Average Expenses (from Schedule J, Line 18)	\$5,546.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$7,136.24

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$158,633.72
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$158,633.72

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B6 Declaration (Official Form 6 - Declaration) (12/07)
In re Steven Cory Jorgensen
Michele Lee Jorgensen

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	are under penalty of perjury that I have read the for d that they are true and correct to the best of my ki			28
Date <u>10/3</u>	0/2013	_	/s/ Steven Cory Jorgensen teven Cory Jorgensen	
Date <u>10/3</u> 0	0/2013	, N	/s/ Michele Lee Jorgensen lichele Lee Jorgensen	

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Steven Cory Jorgensen	Case No.	
	Michele Lee Jorgensen		(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$28,499.94	2013 YTD Debtor: \$28,499.94
\$38,000.00	2012 Debtor: \$38,000.00
\$38,000.00	2011 Debtor: \$38,000.00
\$37,230.40	2013 Spouse: \$37,230.40
\$42,736.00	2012 Spouse: \$42,736.00
\$36,660.00	2011 Spouse: \$36,660.00

2. Income other than from employment or operation of business

None \square

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATES OF		
NAME AND ADDRESS OF CREDITOR	PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
American Credit Accept	monthly	\$360.00	\$16,463.00
961 E Main St			
Spartanburg, SC 29302			
Credit Union Of Texas	monthly	\$470.00	\$16,552.00
Attn:Bankruptcy			
PO Box 517028			
Dallas, TX 75251			
Chase	monthly	\$400.00	\$160,312.00
Po Box 24696	•		
Columbus, OH 43224			
Citimortgage Inc	monthly	\$1,663.00	\$93,134.00
Po Box 9438	montany	Ψ1,000.00	ψου,104.00
Gaithersburg, MD 20898			
<u>.</u>			

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Steven Cory Jorgensen	Case No.	
	Michele Lee Jorgensen		(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None



c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Steven Cory Jorgensen	Case No.	
	Michele Lee Jorgensen	_	(if known)

		T OF FINANCIAL AF Continuation Sheet No. 2	FAIRS
	9. Payments related to debt counseling or bar	nkruptcy	
None	List all payments made or property transferred by or on beh consolidation, relief under the bankruptcy law or preparation commencement of this case.		
	NAME AND ADDRESS OF PAYEE Law Office of Glen L. Work, PLLC 108 E. Bagdad Ave Suite 300 Round Rock, TX 78664	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 10/23/2013	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,500.00
None	10. Other transfers a. List all other property, other than property transferred in either absolutely or as security within TWO YEARS immediate or chapter 13 must include transfers by either or both spijoint petition is not filed.)	ately preceding the commencem	ent of this case. (Married debtors filing under chapter

None

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

1

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Steven Cory Jorgensen	Case No.	
	Michele Lee Jorgensen		(if known)

	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 3			
	16. Spouses and Former Spouses			
None ✓	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the castidentify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.			
	17. Environmental Information			
	For the purpose of this question, the following definitions apply:			
	"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.			
	"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.			
	"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.			
None	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:			
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.			
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.			
	18. Nature, location and name of business			
None	a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.			
	If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.			
	If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending			

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN

NATURE OF BUSINESS

BEGINNING AND ENDING

OF BUSINESS DATES

On Site Signs LLC 3100 Taku Road Cedar Park, TX 78613 26-0479070 Sign Manufacture & installation

April 2000 - current

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

ln	re:	Steven Cory Jorgensen Michele Lee Jorgensen	Case No	(if known)
			OF FINANCIAL AFFAIRS ntinuation Sheet No. 4	
None	b.	Identify any business listed in response to subdivision a., a	above, that is "single asset real estate" as de	efined in 11 U.S.C. § 101.
	with of n	e following questions are to be completed by every debtor the state of the voting or equity securities of a caself-employed in a trade, profession, or other activity, either	t of this case, any of the following: an officer, orporation; a partner, other than a limited pa	, director, managing executive, or owner
	six	individual or joint debtor should complete this portion of the years immediately preceding the commencement of this cattly to the signature page.)		
None	a List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruntcy case kept or supervised the			
	N	AME AND ADDRESS	DATES SERVICES RENDERED	
	1: S	had Haynes III, CPA 525 Cypress Creek Road uite H, Box 317 edar Park, TX 78613	2006 to present	
None		List all firms or individuals who within TWO YEARS immed	liately preceding the filing of this bankruptcy	case have audited the books of account

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None $\overline{\mathbf{V}}$

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

20. Inventories

 $\overline{\mathbf{Q}}$

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

 \square

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None $\overline{\mathbf{M}}$

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

Date 10/30/2013

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

		AUSTIN DIVIS	1014	
ln	re: Steven Cory Jorgensen Michele Lee Jorgensen		Case No	(if known)
	STATEME	NT OF FINAN Continuation Sheet	CIAL AFFAIRS No. 5	
None	22. Former partners, officers, directors and a. If the debtor is a partnership, list each member who wi		orchin within ONE VEAP im	amodiately preceding the
V	commencement of this case.	marew nom the parti	ership within ONE TEAK in	interiately preceding the
None	b. If the debtor is a corporation, list all officers or director preceding the commencement of this case.	s whose relationship	with the corporation termina	ated within ONE YEAR immediately
	23. Withdrawals from a partnership or distri	butions by a cor	poration	
None ✓	If the debtor is a partnership or corporation, list all withdra bonuses, loans, stock redemptions, options exercised and this case.		_	- · · · · · · · · · · · · · · · · · · ·
	24. Tax Consolidation Group			
None	If the debtor is a corporation, list the name and federal tax purposes of which the debtor has been a member at any tax			
	25. Pension Funds			
None ✓	If the debtor is not an individual, list the name and federal has been responsible for contributing at any time within S			
[If co	mpleted by an individual or individual and spouse]			
	are under penalty of perjury that I have read the answinnents thereto and that they are true and correct.	wers contained in th	ne foregoing statement o	f financial affairs and any
Date	10/30/2013	Signature	/s/ Steven Cory Jorgens	en

of Debtor

Signature _

(if any)

Steven Cory Jorgensen

of Joint Debtor Michele Lee Jorgensen

/s/ Michele Lee Jorgensen

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Steven Cory Jorgensen Michele Lee Jorgensen

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: American Credit Accept 961 E Main St Spartanburg, SC 29302 xxxxxxxxxxxxxxx1001	Describe Property Securing Debt: Hyundai
Property will be (check one): ☐ Surrendered	
Property is (check one): Claimed as exempt Not claimed as exempt	
Property No. 2	
Creditor's Name: Chase Po Box 24696 Columbus, OH 43224 xxxxxxxxx9332	Describe Property Securing Debt: Homestead
Property will be (check one): ☐ Surrendered	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Debtor will continue making payments to creditor without reaffirm	ming.
Property is (check one): ☑ Claimed as exempt	

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Steven Cory Jorgensen Michele Lee Jorgensen

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 1

Property No. 3	
Creditor's Name: Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898 xxxxxxx0950	Describe Property Securing Debt: Homestead
Property will be (check one): ☐ Surrendered	
Property is (check one): Claimed as exempt Not claimed as exempt	
Property No. 4	
Creditor's Name: Credit Union Of Texas Attn:Bankruptcy PO Box 517028 Dallas, TX 75251 xxxxxxxx4100	Describe Property Securing Debt: Chevy Avalanche
Property will be (check one): ☐ Surrendered	
Property is (check one):	

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Steven Cory Jorgensen Michele Lee Jorgensen

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 2

Property No. 1				
Lessor's Name: None	Describe Leased	Property:	Lease will be A	ssumed pursuant to 5(p)(2):
			YES 🗆	NO 🗆
I declare under penalty of perjury that the above in personal property subject to an unexpired lease.	ndicates my inten	tion as to any property of	my estate secui	ring a debt and/or
Date 10/30/2013	Signature	/s/ Steven Cory Jorgensen Steven Cory Jorgensen		
		Gleven Gory Jorgensen		
Date 10/30/2013	Signature	/s/ Michele Lee Jorgensen		
		Michele I ee Jorgensen		

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Steven Cory Jorgensen
Michele Lee Jorgensen

CASE NO

CHAPTER 7

	DISCLOSURE OF CO	MPENSATION OF ATTORNEY FOR DEBTOR	
1.	that compensation paid to me within one year	er. P. 2016(b), I certify that I am the attorney for the above-named debto before the filing of the petition in bankruptcy, or agreed to be paid to me of the debtor(s) in contemplation of or in connection with the bankruptcy	, for
	For legal services, I have agreed to accept:	\$1,500.00	
	Prior to the filing of this statement I have recei	ved: \$1,500.00	
	Balance Due:	\$0.00	
2.	The source of the compensation paid to me w	as:	
	✓ Debtor ☐ Other	specify)	
3.	The source of compensation to be paid to me	is:	
	✓ Debtor ☐ Other		
4.	I have not agreed to share the above-disc associates of my law firm.	closed compensation with any other person unless they are members ar	nd
		ed compensation with another person or persons who are not members greement, together with a list of the names of the people sharing in the	
5.	a. Analysis of the debtor's financial situation, a bankruptcy;b. Preparation and filing of any petition, sched	greed to render legal service for all aspects of the bankruptcy case, included and rendering advice to the debtor in determining whether to file a petition ules, statements of affairs and plan which may be required; gof creditors and confirmation hearing, and any adjourned hearings the	on in
6.	By agreement with the debtor(s), the above-di Representation of the Debtor in adversary	sclosed fee does not include the following services: proceedings	
Г		CERTIFICATION	
	I certify that the foregoing is a complete sta representation of the debtor(s) in this bankrup	tement of any agreement or arrangement for payment to me for	
	10/30/2013	/s/ Glen L. Work	
	Date	Glen L. Work Law Office of Glen L. Work, PLLC 108 E. Bagdad Ave Suite 300 Round Rock, TX 78664 Phone: (512) 550-6816 / Fax: (512) 623-7288	
	/s/ Steven Cory Jorgensen	/s/ Michele Lee Jorgensen	
	Steven Cory Jorgensen	Michele Lee Jorgensen	

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UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Steven Cory Jorgensen Michele Lee Jorgensen

CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date	10/30/2013		/s/ Steven Cory Jorgensen
			Steven Cory Jorgensen
Date	10/30/2013	Signature	/s/ Michele Lee Jorgensen
		J	Michele Lee Jorgensen

American Credit Accept 961 E Main St Spartanburg, SC 29302

Bank Of America Attention: Recovery Department 4161 Peidmont Pkwy. Greensboro, NC 27410

Chase Po Box 24696 Columbus, OH 43224

Chase Po Box 15298 Wilmington, DE 19850

Chase Mht Bk Attn:Bankruptcy Dept PO Box 15298 Wilmington, DE 19850

Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898

Credit Union Of Texas Attn:Bankruptcy PO Box 517028 Dallas, TX 75251

Discover Fin Svcs Llc Pob 15316 Wilmington, DE 19850

GECRB/JC Penny Attention: Bankruptcy PO Box 103104 Roswell, GA 30076 GECRB/Stein Mart Attention: Bankruptcy PO Box 103104 Roswell, GA 30076

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Sams Club / GEMB Attention: Bankruptcy Department PO box 103104 Roswell, GA 30076

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B22A (Official Form 22A) (Chapter 7) (04/13)

In re: Steven Cory Jorgensen
Michele Lee Jorgensen

Case Number:

According to the information required to be entered on this statement
(check one box as directed in Part I, III, or VI of this statement):
☐ The presumption arises.
▼ The presumption does not arise.
☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1A	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filling a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	☐ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and ☐ I remain on active duty /or/
	☐ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	 b.

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION					
2	 Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☐ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. ☑ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. 					
	All figures must reflect average monthly income receiduring the six calendar months prior to filing the bank			Column A	Column B	
	of the month before the filing. If the amount of month months, you must divide the six-month total by six, an appropriate line.	y income varied duri	ng the six	Debtor's Income	Spouse's Income	
3	Gross wages, salary, tips, bonuses, overtime, con	nmissions.		\$3,573.57	\$3,562.67	
4	Income from the operation of a business, profession and enter the difference in the appropriate columore than one business, profession or farm, enter aga details on an attachment. Do not enter a number less of the business expenses entered on Line b as a contract of the second contract of the seco	imn(s) of Line 4. If your gregate numbers and sthan zero. Do no	ou operate d provide t include any part			
	a. Gross receipts	\$0.00	\$0.00			
	b. Ordinary and necessary business expenses	\$0.00	\$0.00			
	c. Business income	Subtract Line b fro	om Line a	\$0.00	\$0.00	
5	Rent and other real property income. Subtract Line difference in the appropriate column(s) of Line 5. Do Do not include any part of the operating expenses Part V.	not enter a number l entered on Line b	ess than zero. as a deduction in			
	a. Gross receipts	\$0.00	\$0.00			
	b. Ordinary and necessary operating expenses c. Rent and other real property income	\$0.00 Subtract Line b from	\$0.00	\$0.00	\$0.00	
		Subtract Line bill	on Line a	·	•	
6 7	Interest, dividends, and royalties. Pension and retirement income.			\$0.00 \$0.00	\$0.00 \$0.00	
<u> </u>	Any amounts paid by another person or entity, on	a regular basis, for	the household	\$0.00	φυ.υυ	
8	expenses of the debtor or the debtor's dependents, including child support paid for				\$0.00	
9	Unemployment compensation. Enter the amount in However, if you contend that unemployment compensations was a benefit under the Social Security Act, do compensation in Column A or B, but instead state the Unemployment compensation claimed to be a benefit under the Social Security Act	\$0.00	\$0.00			
				i		

	, , , ,			
10	Income from all other sources. Specify source and amount. If necessary sources on a separate page. Do not include alimony or separate maint payments paid by your spouse if Column B is completed, but include a payments of alimony or separate maintenance. Do not include any benefit under the Social Security Act or payments received as a victim of a war crimagainst humanity, or as a victim of international or domestic terrorism. a.	tenance all other efits received		
	Total and enter on Line 10		\$0.00	\$0.00
	Total and enter on Line 10		\$0.00	\$0.00
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 and, if Column B is completed, add Lines 3 through 10 in Column B. Enter		\$3,573.57	\$3,562.67
	Total Current Monthly Income for § 707(b)(7). If Column B has been con	npleted, add		
12	Line 11, Column A to Line 11, Column B, and enter the total. If Column B h	as not been		
	completed, enter the amount from Line 11, Column A.		\$7,136.24	
	Part III. APPLICATION OF § 707(b)(7	<u> </u>		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount	from Line 12 by th	e number 12	
	and enter the result.			\$85,634.88
	Applicable median family income. Enter the median family income for the	e applicable state a	and household	
	size. (This information is available by family size at www.usdoj.gov/ust/ or fr	• •		
14	court.)		barna aptoy	
	a. Enter debtor's state of residence: Texas b. Enter of	debtor's household	size: <u>3</u>	\$60,503.00
	Application of Section 707(b)(7). Check the applicable box and proceed	as directed.		
	☐ The amount on Line 13 is less than or equal to the amount on Line	11 Chack the how	for "The presump	tion door not
15				uon does not
15	arise" at the top of page 1 of this statement, and complete Part VIII; do	not complete Parts	iv, v, vi, or vii.	
	☑ The amount on Line 13 is more than the amount on Line 14. Comp	lete the remaining	parts of this statem	nent.
	Complete Parts IV, V, VI, and VII of this statement only	y if required. (See	Line 15.)	

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)	
16	Enter the amount from Line 12.	\$7,136.24
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. a. b.	
	C. Total and enter on Line 17.	\$0.00
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$7,136.24
	Part V. CALCULATION OF DEDUCTIONS FROM INCOME	
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$1,234.00

19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total health care amount, and enter the result in Line 19B.							
	Pers	sons under 65 years of age		Pers	sons 65 years	of age or older	r	
	a1.	Allowance per person	\$60.00	a2.	Allowance per	-	\$144.00	
	b1.	Number of persons	3	b2.	Number of pe	rsons	0	
	c1.	Subtotal	\$180.00	c2.	Subtotal		\$0.00	\$180.00
20A	and U inform family	Standards: housing and util tilities Standards; non-mortgag action is available at www.usdo size consists of the number the turn, plus the number of any action.	e expenses for the j.gov/ust/ or from that at would currently b	e applic ne clerk ne allov	able county and of the bankrup wed as exemption	d family size.(⁻ otcy court.)The	This applicable	\$536.00
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.							
	a. IRS Housing and Utilities Standards; mortgage/rental expense \$1,427.00 b. Average Monthly Payment for any debts secured by your home, if							
		any, as stated in Line 42	a, accio coca.ca	<i>z</i> , , , , ,			\$1,663.00	
	\vdash	Net mortgage/rental expense					b from Line a.	\$0.00
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:							
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 10 1 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk							
	of the	bankruptcy court.)						\$488.00

	(Official Form 22A) (Chapter 7) (04/13)			
22B	"Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ☐ 1 ☐ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. DO NOT ENTER AN AMOUNT LESS THAN ZERO.			
	a. IRS Transportation Standards, Ownership Costs \$517.00			
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 \$274.38			
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.	\$242.62		
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS THAN ZERO.			
	a. IRS Transportation Standards, Ownership Costs \$517.00			
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 \$275.87			
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.	\$241.13		
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.			
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.	\$0.00		
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.			
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 44.			
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.			
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.			
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 34.	\$70.00		

DZZM	(Official Form 22A) (Chapter 7) (04/13)		
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.		
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$4,283.54	
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32		
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
	a. Health Insurance \$465.20		
34	b. Disability Insurance \$9.98		
	c. Health Savings Account \$0.00		
	Total and enter on Line 34	\$475.18	
	IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:	•	
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.		
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.		
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.		
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$0.00	
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.	\$475.18	

^{*} Amount(s) are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Subpart C: Deductions for Debt Payment					
	you or Payr the to follow	re payments on secured claims. For each of your debts that is secured by an interest in property that bwn, list the name of creditor, identify the property securing the debt, state the Average Monthly ment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is otal of all amounts scheduled as contractually due to each Secured Creditor in the 60 months wing the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate . Enter the total of the Average Monthly Payments on Line 42.				
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.	American Credit Accept	Hyundai	\$274.38	☐ yes ☑ no	
	b.	Chase	Homestead	\$407.00	☐ yes ☑ no	
	C.	Citimortgage Inc	Homestead	\$1,663.00	☐ yes ☑ no	
		(See continuation page.)		Total: Add Lines a, b and c.		\$2,620.25
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.					
		Name of Creditor	Property Securing the De	bt 1/60th of th	ne Cure Amount	
	b.					
	C.			Total: Add I	Lines a, b and c	\$0.00
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 28.			\$0.00		
	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.				•	
	a.	Projected average monthly chapt	er 13 plan payment.		\$2,911.39	
45	b.	Current multiplier for your district issued by the Executive Office for information is available at www.us the bankruptcy court.)	United States Trustees. (This		10 %	
	C.	Average monthly administrative e	expense of chapter 13 case	Total: Multip	ly Lines a and b	\$291.14
46	Tota	I Deductions for Debt Payment.	Enter the total of Lines 42 throug	h 45.		\$2,911.39
		Sı	bpart D: Total Deductions fr	om Income		
47	Tota	l of all deductions allowed under	r § 707(b)(2). Enter the total of L	ines 33, 41, and 46	i.	\$7,670.11
		Part VI. DE	TERMINATION OF § 707(b)(2) PRESUMP	TION	
48	Ente	er the amount from Line 18 (Curr	ent monthly income for § 707(b)(2))		\$7,136.24
49	Ente	er the amount from Line 47 (Total	of all deductions allowed under	er § 707(b)(2))		\$7,670.11
50	Mon	thly disposable income under §	707(b)(2). Subtract Line 49 from	Line 48 and enter th	ne result.	(\$533.87)
51		nonth disposable income under § r the result.	§ 707(b)(2). Multiply the amount	in Line 50 by the nu	umber 60 and	(\$32,032.20)

R224	Official Form	22A) (Chapter 7	1 (04/13)
DZZAI	Ullicial Form	ZZA) (Chablei /	1 (04/13)

BZZA	22A (Official Form 22A) (Chapter 7) (04/13)				
	Initial presumption determination. Check the applicable box and proceed as directed.				
	The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				op of page 1 of
52	The amount set forth on Line 51 is more than \$12,475*. Check the box for "The presumption arises" at the top of part of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
		The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the remainder of Part VI (Lines 53 through 55).			
53	Ent	nter the amount of your total non-priority unsecured debt			
54	Thr	nreshold debt payment amount. Multiply the amount in Line 53 by the	number 0.25 and	enter the result.	
	Secondary presumption determination. Check the applicable box and proceed as directed.				
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at top of page 1 of this statement, and complete the verification in Part VIII.				ot arise" at the
The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The practical at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete				-	•
	Part VII: ADDITIONAL EXPENSE CLAIMS				
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the hand welfare of you and your family and that you contend should be an additional deduction from your current monthly includer § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.				onthly income
56	Expense Description			Monthly A	Amount
	а.				
	b.				
	c.				
			Lines a, b, and c		
		Part VIII: VERIFICATI	ON		
		lare under penalty of perjury that the information provided in this statement is true and correct. is is a joint case, both debtors must sign.)			
57			en Cory Jorgense Cory Jorgensen	en	
			nele Lee Jorgense e Lee Jorgensen	n	
I	1				

^{*} Amount(s) are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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42. Future payments on secured claims (continued):

Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
Credit Union Of Texas	Chevy Avalanche	\$275.87	☐ yes 🔽 no